



# Open Forum

For Retiree Group Members in the Commonwealth of Virginia's Health Benefits Program

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## Three Tier Drug Program Introduced Under COVA Care

One of the most important changes that current Key Advantage and Cost Alliance members will experience under the new COVA Care Plan is the implementation of a new prescription drug copayment structure. For that reason, we are dedicating the "Open Forum" in its entirety to this new provision.

The statewide COVA Care plan, which is administered by Anthem Blue Cross and Blue Shield, uses a three-tier copayment structure for covered prescription drugs

purchased through a participating retail pharmacy or the home delivery (mail service) pharmacy. Please note that a drug may have multiple tier assignments resulting from specific characteristics such as strength, tablet versus liquid, etc. A detailed list of drugs with the tier in which they fall is available on the Web at [www.anthem.com](http://www.anthem.com). Once on the site, select "Members and Consumers", then choose "Virginia". On that page, you will find a link to the Commonwealth of Virginia site. Select the Prescription Drug Program link. Once you have identified the drug in the system, click on the appropriate form of the drug to identify its tier.

### What Are My Copayments By Tier?

	First Tier Copayment <i>Typically Generic Drugs</i>	Second Tier Copayment <i>Low to Mid-Cost Brand Name Drugs</i>	Third Tier Copayment <i>Typically Higher Cost Brand Name Drugs</i>
<i>Participating Retail Pharmacy: Per 34-day supply*</i>	\$15	\$20	\$35
<i>Home Delivery Pharmacy: Up to 90-day supply</i>	\$30	\$40	\$70

\*At a retail pharmacy, you may also purchase more than a 34-day supply by paying multiple copayments.

### Example of Tier Assignments

High cholesterol is a common condition that may be treated with medication after lifestyle changes have failed to reduce blood levels. Pravachol, a common medication for high cholesterol, has a tier 3 copayment. If you wanted to identify lower tier drug alternatives to Pravachol, you may simply go to

the *Drug Listing* on [www.anthem.com](http://www.anthem.com) and search on "Pravachol". A list will appear with alternative drugs in lower tiers if they exist. In this example, the generic form of Mevacor and Niaspan SR are two possibilities with a tier 1 copayment. You may perform this type of search on any covered drug.

## Your Three-Tier Drug Program Is A Mandatory Generic Program

If a generic equivalent exists for a brand name drug, you have two choices:

1. You may request the generic and pay only the tier copayment. Or...
2. You may request the brand name drug and pay the tier copayment *plus* the difference between the allowable charge for the generic equivalent and the brand name drug. If no generic equivalent exists, you pay only the applicable tier copayment.

## How Do I Determine If My Pharmacy Is A Participating Pharmacy?

There are several ways to find this information:

- Ask your pharmacist.
- Go to the Web at [www.anthem.com](http://www.anthem.com). Select “Members and Consumers”, then choose “Virginia”. Click on the link to Commonwealth of Virginia site, and search the Provider Directory.
- Check the printed Provider Directory (available from Member Services) under Pharmacies.

## How Does A Three-Tier Copayment Help Hold Down Prescription Drug Costs?

Since 1998, insurance carriers and employer groups have increasingly adopted three-tier copayment prescription drug plans. The three-tier program covers all prescription drugs except those in categories that are contractually excluded.

A three-tier program helps contain costs by:

- Providing a more appropriate employee/employer sharing of the cost than traditional programs.
- Involving you, the consumer, in the purchasing decision and encouraging you to take an active role by asking your physician to consider prescribing the most cost effective medication to treat your condition, including generic alternatives whenever possible.

For the most up-to-date list, go to the Anthem Web site at [www.anthem.com](http://www.anthem.com) (see page 1), or direct your questions to Anthem Member Services.

Following is a list of some commonly prescribed drugs and their tier assignments.

### Commonly Used Drugs and Tier Assignments

Albuterol.....	1	Glucophage ( <i>oral, controlled release</i> ) .....	2	Prevacid .....	3
Allegra.....	3	Hydrochlorothiazid.....	1	Prilosec.....	2
Alprazolam ( <i>oral</i> ) .....	1	Hydrocodone w/Acet.....	2	Prinivil .....	2
Ambien .....	3	Ibuprofen .....	1	Propoxyphene Napsylate....	1
Amoxicillin.....	1	Lipitor.....	2	Ranitidine Hcl .....	1
Atenolol.....	1	Lorazepam ( <i>oral</i> ) .....	1	Singulair.....	3
Augmentin.....	2	Naproxen .....	1	Synthroid ( <i>oral</i> ).....	2
Celebrex .....	3	Nasonex.....	2	Toprol XL .....	2
Celexa.....	2	Nexium.....	2	Triamterene w/Hctz .....	1
Cephalexin.....	1	Norvasc.....	2	Viagra.....	3
Cipro.....	3	Ortho Tri-Cyclen .....	2	Vioxx .....	3
Cyclobenzaprine Hc .....	1	Paxil ( <i>oral &amp; oral liquid</i> ).....	2	Wellbutrin SR .....	2
Diflucan ( <i>oral</i> ) .....	2	Prednisone ( <i>oral</i> ) .....	1	Zestril ( <i>oral</i> ) .....	1
Effexor XR .....	2	Premarin .....	2	Zithromax ( <i>oral</i> ).....	2
Flonase .....	2	Prempro ( <i>oral</i> ) .....	2	Zocor.....	2
Furosemide ( <i>oral injection</i> ) ..	1			Zoloft .....	2
				Zyrtec .....	3